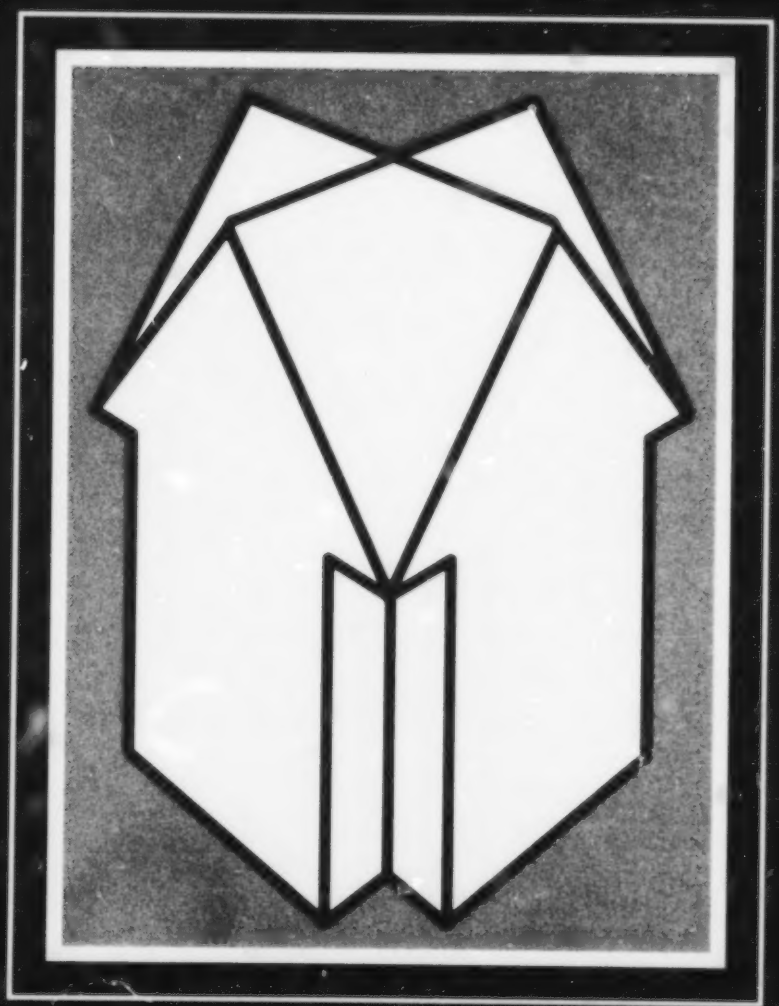
HOUSING PROGRAMS



Alberta
AMHC Mortgage and Housing Corporation

Alberta
MUNICIPAL AFFAIRS
Housing Division

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Housing Planning Secretariat

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Introduction

This publication describes the housing and related programs provided by or through Alberta Municipal Affairs and the Alberta Mortgage and Housing Corporation. Its purpose is to inform the public, builders, municipal governments and others in the field of housing about the programs available and who to contact for more information.

The programs have been grouped according to the following categories:

Home Ownership;
Rental Housing;
Rural and Northern Housing;
Assistance for Senior Homeowners;
Housing Assistance for Disabled Persons;
Municipal Assistance;
Research and Development;
Housing Registries;
Insurance;
and Inactive Programs.

Only the main features of the programs are listed. Detailed information may be obtained from individual program brochures or by contacting the agency responsible for delivering the program.

Requests for this document are welcome and should be sent to:

Alberta Municipal Affairs
Housing Planning Secretariat
Policy and Program Development (Dept.)
17d, CityCentre
10155 – 102 Street
Edmonton, Alberta
T5J 4L4
Telephone: 427-8164

Effective February 1, 1990

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Home Ownership Programs ❑

Alberta Mortgage Interest Shielding Program

Responsibility

Alberta Mortgage Interest Shielding Program, Housing Division, Alberta Municipal Affairs

Purpose

To protect homeowners from current interest rates higher than 12% on existing and new mortgages. Alberta homeowners who are renewing their mortgages at rates above 12% or buying a new or pre-owned home with a mortgage rate over 12% will benefit from this program.

Eligibility

To be eligible, the applicant must:

Applicant

- be a Canadian citizen or lawfully admitted to Canada for permanent residence;
- be 18 years of age or older;
- have a principal residence in Alberta;
- have a mortgage interest rate exceeding 12% on the principal residence.

Mortgage

Eligible mortgages are:

- existing mortgages, mortgages renewed after March 1, 1989, and new mortgages taken out or assumed after March 1, 1989;
- only the first $75,000 of mortgage principal is eligible, based on the order of registration of the mortgage, if there is more than one;
- conventional mortgages, variable rate mortgages, chattel mortgages, demand loans or bank loans for mobile homes are eligible, provided the debt is registered at Land Titles or the Central Registry.

Dwelling

To qualify for benefits:

- the dwelling must be located in Alberta;
- the dwelling must be owned by the applicant;
- the dwelling must be the applicant's principal residence;
- all types of permanent owner-occupied residences may be eligible;
- mobile homes are eligible whether they are on owned, leased or rented land;
- farm homes (and the quarter section of land on which the home sits) may be eligible for that portion of mortgage interest which is not deducted from business income.

Form of Assistance

For existing mortgages on March 1, 1989, homeowners will be eligible to receive a rebate equal to the difference between their actual mortgage payment and the amount that would be charged if the interest rate on the mortgage was 12%. Interest shielding will be available up to a maximum mortgage interest rate of 17%.

For mortgages renewed or taken out after March 1, 1989, the rebate will be the difference between the actual rate and 12%. The actual rate will be shielded up to the prevailing one-year closed mortgage rate plus 1/2%, and up to a maximum of 17%.

Application Procedures

Application forms are available at lending institutions throughout Alberta, and at the Alberta Mortgage Interest Shielding Program office.

For further information contact:

Alberta Mortgage Interest Shielding Program
Housing Division, Alberta Municipal Affairs
10th Floor, Financial Building
10621 – 100 Avenue
EDMONTON, Alberta
T5J 0B3
Telephone: 422-1701 (in Edmonton)
1-800-282-6909 (in Calgary)
1-800-282-9914 (all other areas in Alberta)

Alberta Family First-Home Program

Responsibility

Alberta Family First-Home Program, Housing Division, Alberta Municipal Affairs

Purpose

To assist first-time home buyers in making their downpayment, or in reducing the interest payments on the first $4,000 of their first mortgage for five years. The program is available to people who take possession of a home between March 1, 1989, and February 28, 1991.

Applicants to the Alberta Family First-Home Program are automatically considered for assistance under the Alberta Mortgage Interest Shielding Program up to $75,000 of the mortgage(s), less the interest-free loan amount or the interest-free portion of the first mortgage. For most applicants, this will mean shielding up to $71,000 of mortgage principal for mortgages with interest rates in excess of 12%.

Eligibility

To be eligible for benefits, the applicant must meet the following requirements:

Applicant

- the applicant must be a Canadian citizen or lawfully admitted to Canada for permanent residence;
- the applicant must be a resident of Alberta for a minimum of six months immediately prior to application;
- the applicant must be 18 years of age or older;
- the applicant and spouse or co-applicant cannot have owned a housing unit in the last five years;
- the applicant must live in the home that is being purchased;
- only one application per household is eligible;
- the applicant must make a minimum cash down payment of 5% of the total house price (including land) or $1,500, whichever is greater. The amount of the down payment will be higher than 5% if the cost of the home is more than $80,000. This down payment does not include the $4,000 interest-free loan; and
- buyers must meet normal income and credit requirements of financial institutions.

Mortgage

All types of mortgages are eligible provided they are registered on the title to the property.

Dwelling

To qualify for benefits:

- the dwelling must be located in Alberta;
- the dwelling must be owned by the applicant;
- the dwelling must be the applicant's principal residence;

- all types of permanent owner occupied residences maybe eligible;
- owner-occupied mobile homes on owned, rented or leased land are eligible; and
- only that portion of a multi-family dwelling that is the applicant's principal residence is eligible.

Form of Assistance

The Alberta Family First-Home Program provides $4,000 interest-free for five years. Benefits may be received in one of two ways:

Option One: Through an interest-free loan of $4,000 to be applied directly as part of the down payment (the loan principal is repaid by the applicant over five years in equal monthly installments).

Option Two: The Program will pay the interest on $4,000 of the applicant's first mortgage for five years.

Application Procedures

Application forms are available at participating lending institutions throughout Alberta, and at the Alberta Family First-Home Program office.

For further information contact:

Alberta Family First-Home Program
Housing Division, Alberta Municipal Affairs
10th Floor, Financial Building
10621 – 100 Avenue
EDMONTON, Alberta
T5J 0B3
Telephone: 422-1701 (in Edmonton)
1-800-282-6909 (in Calgary)
1-800-282-9914 (all other areas in Alberta)

Alberta Family Home Purchase Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC)

Purpose

To assist families with low to moderate incomes to buy AMHC owned properties. Financing is not currently available for non-AMHC owned properties.

Eligibility

Family

All purchasers of AMHC-owned homes may qualify for financing under the program. In order to be eligible for a mortgage subsidy, a family must:

- consist of a married couple with or without children, a single parent with at least one dependent child under 18 years of age or a single person permanently confined to a wheelchair;
- have an adjusted gross income of $34,000 a year or less. The income is calculated by adding the principle wage earner's total income to any income from the working spouse exceeding $4,000 a year, then subtracting $300 per dependent child to a maximum of $1,500.
- be able to make a 10% down payment on their homes; and
- be Canadian citizens or landed immigrants and be living in Alberta.

Dwelling

Eligible AMHC dwellings:

- only homes being purchased from AMHC are eligible for financing under the program,
- the maximum selling price of the home cannot exceed $74,000, if the family requires a mortgage subsidy.

Form of Assistance

The maximum loan amount available is up to 90% of the value of the home, as determined by AMHC. If the family requires a mortgage subsidy, the maximum loan amount cannot exceed $65,000.

Mortgage payments are based on AMHC's conventional interest rates which are at or near market rates. Applicants have a choice of a one, three, or five year term. The amortization period is based on the remaining economic life of the unit, to a maximum of 40 years.

Qualifying families who are paying a high percentage of their incomes for mortgage payments may receive monthly subsidies to reduce their payments. The amount of subsidy varies according to household income and the amount of the house payment. Subsidies are reviewed annually and decrease as the family's income increases. To receive a subsidy, the family must have lived in Alberta for two of the past 10 years. Financing conditions under this program are subject to change.

Application Procedures

Families apply directly to AMHC.

For further information please contact an AMHC office at the address listed on page 71.

Properties for Sale

The Alberta Mortgage and Housing Corporation (AMHC) has an inventory of properties available for sale throughout most communities in Alberta. In the Calgary and Edmonton metropolitan areas, properties consist mainly of condominiums. In smaller communities, these properties are predominantly detached, single family units. The number of available properties varies by community. The properties are sold at current market values.

Purchasers of properties owned by AMHC may qualify for mortgage financing of up to 90% of the value of the home. Purchasers are encouraged to arrange financing through the financial institution of their choice.

Purchasers requiring mortgage assistance may qualify for financing and mortgage subsidies through the Alberta Family Home Purchase Program. The program description and the qualification criteria are listed on pages 11 and 12 of this Booklet.

For details or to view properties, contact a MLS realtor.

Community Housing Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides capital financing and co-ordinates construction of the units.

Canada Mortgage and Housing Corporation (CMHC) provides subsidies equal to 70% of annual project operating deficits, including amortization costs for projects built after 1985.

Municipalities and AMHC provide subsidies for the remaining portion of the annual project operating deficits.

Local Housing Authorities are responsible for tenant selection, property management and maintenance of the units. Local Housing Authorities are composed of representatives from the municipalities in which they are located. Members are recommended by the municipal, provincial and sometimes federal governments and are appointed by Provincial Ministerial Order.

Purpose

To provide subsidized rental accommodation for low to moderate income families, senior citizens, wheelchair users, or individuals who cannot afford private sector housing.

Eligibility

- low income families, with or without children, senior citizens, wheelchair users, or individuals who are in core housing need may qualify;
- the net value of family assets such as bank deposits, equity in real estate, stocks and bonds, must not exceed $7,000 per household, excluding a car and furniture;
- the applicant's gross household income must not exceed the maximum income limits;
- the applicant must meet the residency requirements that may be set by the Local Housing Authority; and
- applicants must be Canadian citizens, independent landed immigrants or government-sponsored refugees.

Priority is given to those families who have dependent children and to applicants living in poor or overcrowded housing conditions, and/or paying a high percentage of their earnings for rent and unable to afford private housing in their area.

Form of Assistance

Rents are set at 25% of a family's income per month. Rent for families receiving full or partial social assistance is based on the Social Assistance Rent Schedule. Housing units provided under this program are usually duplexes or townhouses, but may be fourplexes, apartments or single family units. Some units are designed for wheelchair users who can maintain an independent lifestyle.

Application Procedure

Municipalities interested in obtaining Community Housing should contact their nearest AMHC branch office. Families interested in applying for Community Housing should contact their local Housing Authority. Lists of Housing Authorities are available from the nearest AMHC district office listed on page 71.

Rent Supplement Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC)designates the units, which may be located in AMHC-owned condominiums, housing co-operatives or privately-owned rental projects.

Purpose

To provide affordable rental accommodation for people in need of housing at 25% of income. The difference between 25% of tenants income and market rental rates are shared 30/70 by the Provincial/Federal governments.

Unit Allocation

Units may be allocated in:

- AMHC-owned condominium, townhouse or apartment units. AMHC selects the tenants and administers the program;
- Index-Linked Mortgage Co-operatives. Units are allocated in federally-financed co-operative housing projects. The housing co-operative, in conjunction with the local Housing Authority, selects the tenants and administers the program;
- Private landlord rental projects. The local Housing Authority selects tenants and administers the program. The Rent Supplement Program is an alternative to the Community Housing Program and maybe used in communities needing subsidized housing but with high vacancy rates in private projects;
- AMHC-owned units managed by private, non-profit organizations.

Eligibility

To be eligible, applicants must:

- be low-income families, with or without children, senior citizens, wheelchair users, or individuals who are in core housing need,
- have a net value of household assets, such as bank deposits, equity in real estate, stocks and bonds, that do not exceed $7,000 per household, excluding a car or furniture. This requirement is waived for senior citizen applicants;
- meet the income and residency requirements that maybe set by the Housing Authority or AMHC, depending upon which agency administers the building; and
- be Canadian citizens, independent landed immigrants or government-sponsored refugees.

Priority is given to those in greatest need, such as people living in poor or overcrowded conditions, paying a high percentage of their earnings as rent, and unable to afford appropriate private sector housing in their area.

Form of Assistance

Rents are geared to the households' gross adjusted annual income up to a specified limit, depending on local market rents and family size. Rents for tenants receiving full or partial social assistance are based on the Social Assistance Rent Schedule. Unit sizes are allocated according to the size of the family, based on the age or sex of family members.

Application Procedure

Prospective tenants may contact:

- an AMHC district office (listed on page 71) for information on AMHC-owned units;
- a participating Housing Co-operative for information on co-operative-owned units;
- the local Housing Authority for units located in private landlord rental projects;
- private, non-profit organizations assisting people with physical, mental or behavioral conditions for units in private, non-profit projects.

Municipalities, private landlords and non-profit organizations interested in the program should contact the nearest AMHC district office listed on page 71.

Co-operatives interested in the program should contact CMHC.

Senior Citizen Lodge Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides capital financing, an annual grant to assist foundations with operating deficits and co-ordinates construction of the units.

Under special circumstances, Canada Mortgage and Housing Corporation may also contribute to the amortization of capital costs for the projects or to the project operating deficits.

Senior Citizen Foundations manage the projects and provide financial contributions to operating costs.

Purpose

To provide housing for Alberta's senior citizens at affordable rates in rural and urban areas. Lodges offer accommodation including single or double bedrooms, meals, housekeeping services and recreational facilities. Temporary accommodation is also available in lodges under the Vacation Relief or Respite Care Program.

Eligibility

Senior citizens who are mentally and physically self-sufficient are eligible to apply. There are no income or asset limits, however, residency and other eligibility requirements may be set by the Senior Citizen Foundations.

Medical staff are not employed in lodges, however, medical facilities are usually nearby and home care services may be provided by local health authorities.

Form of Assistance

Accommodation costs are set by the Senior Citizen Foundation but cannot exceed provincial government guidelines. Maximum charges for room and board to June 1, 1991 are:

$442 per month, per person for double occupancy, $491 per month, per person for single occupancy, and $575 per month, per person for single occupancy in a double room.

Operating losses are paid by the participating municipalities within the Foundation area. However, grants are available from AMHC under the Lodge Assistance Program to cover a portion of the Foundation's deficit.

Application Procedure

Senior Citizen Foundations seeking new projects in their communities should contact the nearest AMHC district office listed on page 71.

Seniors may apply directly to the Foundation in their area or contact AMHC for information.

Senior Citizen Self-Contained Housing Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides capital financing and co-ordinates construction of the units. AMHC also provides an annual subsidy contribution which ranges from 30 to 100% of project operating deficits.

Canada Mortgage and Housing Corporation (CMHC) provides an annual subsidy contribution up to 70% of project operating deficits.

Non-profit sponsoring organizations are responsible for property management and maintenance of the units.

Purpose

To provide affordable accommodation for low to moderate income senior citizens who cannot afford or obtain adequate housing for their needs.

Eligibility

Applicant

Senior citizens who are mentally and physically self-sufficient, and have been residents of Alberta for one year prior to making application, or for any other 10 years, are eligible. A medical certificate may be required. Tenants who are under age 65 and meet other eligibility criteria may be accepted if space permits. Under special circumstances the Management Agency may also waive the Alberta residency requirement and accept a senior who wants to live closer to family or children in Alberta provided there are vacancies and no other Alberta applicants are on the waiting list and the applicant meets basic eligibility criteria and is a Canadian citizen. There are no income or asset limits. Tenants are selected according to their need based on their present accommodation, rent, income and proximity to services.

Sponsor

Sponsoring non-profit organizations (including service clubs, church groups, municipalities and other organizations incorporated under the Societies Act of Alberta) are eligible. The group appoints a board of directors to handle tenant selection and property management.

Form of Assistance

Units are fully self-contained bachelor or one-bedroom suites. Some projects have units specifically designed for wheelchair users. Projects range from fourplexes to highrise apartment blocks.

Rents are based upon 25% of household income, including pension income. There are additional charges for cable television, utilities, telephone and parking plug-ins.

Application Procedure

Non-profit organizations apply to AMHC for sponsorship. Individuals apply directly to the building manager for accommodation in a particular project.

For further information contact an AMHC district office listed on page 71.

Senior Citizen Renter Assistance Grant

Responsibility

Grants and Subsidies Branch, Alberta Municipal Affairs

Purpose

To provide financial assistance to senior citizens who occupy rented living accommodation or who own and occupy a mobile home situated on rented land.

Eligibility

In order to be eligible for assistance, an applicant must:

- be a senior citizen 65 years of age and older; or
- be a widow/widower age 60 to 64 whose deceased spouse was 65 years of age or older, and eligible for a benefit; or
- be a widow/widower age 55 to 64, receiving a Widows Pension or additional benefits under the Widows Pension Act; and
- rent accommodation in the province for at least 120 days during the calendar year. Applicants must not have received property tax benefits in the same year.

Married couples may make only one application per year unless they are legally separated. Married couples are deemed to be one person.

Seniors living in nursing homes, auxiliary hospitals or active treatment hospitals do not qualify for this grant.

Form of Assistance

Assistance is in the form of an annual grant. Levels of assistance currently provided are:

- $1,200 for seniors renting non-subsidized housing;
- $600 for seniors renting subsidized accommodation;
- $1,000 for seniors renting land for their owner-occupied mobile homes.

Application Procedure

Applications may be made any time between May 1st of the current year and March 31st of the following year.

Application forms may be obtained at municipal offices, Alberta Treasury Branches, senior citizen drop-in centres and Alberta Municipal Affairs offices.

For more information contact:

Grants and Subsidies Branch
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 427-4873

Unique Homes Assistance Program

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs

Purpose To provide grants to eligible private senior citizen homes to pay a portion of their operating deficits.

Eligibility Eligible homes are those which:

- provide lodge-type accommodation;
- are occupied primarily by senior citizens;
- are owned and/or managed by a non-profit organization;
- provide a level of care which falls between that provided in senior citizen lodges and nursing homes;
- do not qualify for assistance under The Nursing Home Act or the Senior Citizen Housing Act (i.e. contract nursing homes and foundation-managed lodges are ineligible); and
- have justifiable deficits as described below.

Form of Assistance Eligible homes may be awarded grants of 75% of justifiable deficits up to $5.30 per resident per day. Justifiable deficits are defined as the deficits resulting from the shortfall between revenues from resident contributions and other income, and the eligible costs of care and services. Eligible costs are:

- salaries and benefits;
- food/dietary costs;
- utilities;
- taxes;
- insurance;
- administration costs;
- mortgage payments;
- cleaning, laundry and supplies, and
- repairs and maintenance.

For further information contact:

Grants Administration
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 427-8161

Public Non-Profit Housing Program for Special Housing Projects (Publicly Owned)

Responsibility

Alberta Mortgage and Housing Corporation (AMHC)administers the program and owns the units. AMHC provides capital financing, along with subsidy contributions equal to 30% of the difference between the eligible annual operating costs and the annual revenue.

Canada Mortgage and Housing Corporation (CMHC) provides subsidy contributions equal to 70% of the difference between the annual operating costs and the annual revenue.

Projects are managed by registered private, non-profit organizations under a management agreement with AMHC.

Purpose

To provide affordable, permanent rental accommodation for individuals with special housing needs which have not traditionally been the focus of other housing programs.

Eligibility

Applicant

- The program is aimed at low-income individuals with physical, mental or behavioral conditions, or other special housing needs.

Sponsor

- Private, non-profit housing societies incorporated under provincial or federal legislation and dedicated to the provision of rental housing for lower-income households may become project managers.

Dwelling

- The program is designed for new construction or the purchase of existing housing which may require renovation and conversion.
- Projects must be for permanent accommodation, rather than temporary or transitional purposes. They maybe developed through new construction or the acquisition of existing buildings, including AMHC-owned properties.
- Projects will be considered according to: Need and demand for the projects; the sponsoring organizations' managerial capability; confirmation of operating support from another provincial government department, if required; availability of AMHC-owned projects for use as special housing; and the project per-unit cost.
- Projects already receiving subsidy assistance from AMHC or CMHC are not eligible for this program.

Form of Assistance

The program subsidizes lower-income individuals with special housing needs. Rents are geared to the individual's gross adjusted annual income.

Application Procedure

Individuals apply directly to the sponsoring organization.

Sponsoring organizations may contact the Edmonton or Calgary district offices of AMHC listed on page 71.

Special Purpose Housing Program (Private Agency Owned)

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides 30% of the mortgage interest rate write-down subsidy and may provide capital financing. Canada Mortgage and Housing Corporation (CMHC) provides 70% of the mortgage interest rate write-down subsidy.

Non-profit sponsoring groups manage the projects.

Purpose

To provide mortgage subsidy financing to enable non-profit organizations to develop and manage emergency or transitional residential facilities providing care to people with physical, mental or behavioral conditions. Clients may include the physically or mentally handicapped, victims of family violence, wards of the provincial government, ex-convicts, the hard-to-house, or any other group having special housing needs. Facilities for children who are not part of a family unit are provided by other provincial government departments. **Note that assistance to certain forms of temporary accommodation and certain clientele is in the process of being phased-out.**

Eligibility

Sponsor

Must be an incorporated non-profit organization and be able to provide a volunteer or equity contribution resulting in a cost-benefit to the project, as well as a demonstrated capability to develop and manage a housing project on a long-term basis.

Operating funds, provisions for support services and the mortgage loan amortization cost must be available on a continuous basis from an outside source, such as another provincial government department.

Dwelling

The program is designed for new construction, purchase of existing housing including homes which may require renovation or conversion.

Form of Assistance

1) Mortgage assistance is provided to approved non-profit groups. The annual maximum assistance to the non-profit organizations operating Special Purpose Housing projects is the difference between the amount required to amortize eligible project costs over a maximum of 35 years at market rates and the amount required to amortize the same costs if the interest rate charged were 2% per annum. **Note that this form of assistance is in the process of being phased-out.**

2) The assistance formula in (1) above is being replaced by a new formula which will cover 100% of the difference between the eligible annual operating costs and annual revenues for projects that are fully-targetted to low income individuals and households.

3) Interest-free project development funding is available to assist organizations in carrying out activities required to develop and finalize a project proposal to the point of tendering.

Application Procedure

Sponsoring groups apply to AMHC for funding.

Individuals apply directly to the sponsoring group for accommodation in a particular project.

Contact AMHC's Edmonton or Calgary District Office at the address listed on page 71.

Seniors' Emergency Medical Alert Program

Responsibility

Financial Assistance and Research Branch, Alberta Municipal Affairs

Purpose

To provide assistance to low and moderate income elderly renters to acquire emergency medical alert systems so that they can remain independent in their existing homes longer and reduce the need for premature institutionalization.

Eligibility

In order to qualify for assistance, a senior citizen renter must:

Applicant

- be 65 years of age or older, or be a widow(er) aged 55-64;
- be living in rental accommodation;
- be in receipt of Alberta Assured Income Plan benefits or have a household income of $25,000 per year or less;
- be a Canadian citizen or landed immigrant and have resided in Canada for a minimum of three years;
- be a resident in Alberta for a minimum of one year prior to application for the grant; and
- reside in their home for at least nine months of the year.

Form of Assistance

Applicants may be eligible to receive an approved emergency medical unit from an agency approved by the Department up to a value of $700.00.

Installation costs and monthly user fees charged by the agency to which the applicant subscribes will be the responsibility of the applicant.

The program will also provide grants of up to $20,000 each to non-profit groups to help them establish or expand emergency medical alert networks.

Application Procedure

Applications may be obtained from:

Seniors' Emergency Medical Alert Program
Housing Division, Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 422-1809

Properties for Rent

Market Rate Rental Properties

The Alberta Mortgage and Housing Corporation has properties for rent at market rates throughout the province. Unit availability varies according to community. There are no eligibility or income requirements for these properties as units are available to the first successful applicant with a good credit record. Heat, water, electricity, cable TV and telephone are extra. Fridges and stoves are available for a fee.

For a list of rental properties and rental information, contact the nearest AMHC district office listed on page 71.

Municipal Non-Profit Housing Program

Municipal Non-Profit Housing Corporations currently operate in Calgary and Edmonton. These Corporations use provincial and federal government funding and subsidies to construct, purchase or rehabilitate rental housing projects. Funding for new units is not available through this program at this time.

Projects provide rental housing for low to moderate income families and individuals. The program promotes mixed-income housing by combining market rental and subsidized accommodation. Tenant rents are based upon family income.

For further information, contact Calhome Properties, City of Calgary, 268-1450, or the Edmonton Non-profit Housing Corporation, City of Edmonton, 428-2892.

Rental Properties for Sale

The Alberta Mortgage and Housing Corporation (AMHC) has rental properties available for sale in a few Alberta communities. Financing is available on these properties to qualified purchasers. For further information, please contact the Edmonton or Calgary district offices of AMHC at the addresses listed on page 71.

Rural And Northern Housing ❑

Rural and Native Housing Programs

Responsibility

Rural Housing Branch, Alberta Municipal Affairs administers the program, selects clients and contributes 25% of mortgage subsidies.

Alberta Mortgage and Housing Corporation, (AMHC) provides mortgage administration.

Canada Mortgage and Housing Corporation contributes 75% of mortgage subsidies.

Purpose

To provide modest, affordable home ownership and rental accommodation to low and moderate income families in small rural communities.

Eligibility

Applicant

Families may be eligible for Rural and Native Housing Program assistance if they meet all of the following eligibility requirements:

- a family is defined as at least one parent with at least one child;
- senior citizen couples and families with disabled persons also may be eligible;
- the family must need improved housing. Priority is given to those families which can demonstrate the greatest need for improved housing;
- the family's total annual income must fall within established maximum income limits;
- under the ownership option, the family must be able to make a down payment of at least $1,000 towards the purchase of the home. The down payment may be in the form of cash, or in the value of land owned by the family; and
- the family must have a good credit rating, and be able to make regular monthly mortgage or rental payments.

Community

The family must reside, or intend to reside, in a rural community or area designated for assistance under the program.

Dwelling

Either new or existing housing, which meets the following standards, may be eligible.

Existing Housing:

- must be structurally sound and in a state of good repair;
- must be modest in terms of size and extra options; and,
- must be priced within program guidelines.

New Housing:

- permanently fixed bungalows and bi-levels are eligible;
- the maximum finished floor area for the home is approximately 1,000 square feet (92.9 square meters); and,
- homes with extra options such as fireplaces, decks, patio doors, bow and bay windows are not eligible.

Land

Under the ownership option, the family is responsible for locating their own land for a home. The land must meet Alberta Municipal Affairs servicing, cost and size guidelines.

Form of Assistance

The family's monthly mortgage or rent payments are subsidized. The monthly mortgage payment is based upon 25% of a family's monthly income, and includes property taxes. The minimum monthly payment is $100. The family may also be eligible to receive a heating allowance.

Application Procedure

Applications may be obtained from Alberta Municipal Affairs local and regional Rural and Native Housing Program offices.

For further information, contact a Rural and Native Housing Program office listed on page 73.

Rural Emergency Home Program

Responsibility

Rural Housing Branch, Alberta Municipal Affairs

Purpose

To provide emergency housing for low income rural families and senior citizens whose homes:

- have been destroyed by fire or flood;
- are structurally unsafe and beyond repair; and
- are overcrowded.

Eligibility

Applicant

Families must meet all of the following criteria to be considered for an emergency home:

- the family must need emergency housing;
- the family must consist of at least one parent and one child, senior citizen couples with no dependents also qualify;
- the family's adjusted income must be less than $18,000 per year;
- the family must be permanent residents in the community; and
- no other appropriate accommodation is available.

Form of Assistance

Emergency homes are single-wide mobile homes. The homes may be new or used and include a porch. Alberta Municipal Affairs hooks up services that are available at the site.

The homes are provided on a rental basis. The rent is between $100 and $200 per month, depending on the family's adjusted income.

The home can be purchased any time after the family moves in. The purchase price of the home is determined by the age of the home at the time of initial occupancy. The family may purchase their home by paying the remaining balance in a lump sum or by making monthly rental payments as per the payment schedule, and, at the end of the schedule, purchase the unit for the sum of $1. In either case, rental payments and/or other costs owing to the department must be up-to-date.

The purchase of the home does not include the land on which the home is situated.

Application Procedure

Applications may be obtained from Alberta Municipal Affairs, Rural Emergency Home Program regional and local offices.

For further information contact a Rural Emergency Home Program office listed on page 72.

Rural Emergency Home Program (on Indian Reserves)

Responsibility

Rural Housing Branch, Alberta Municipal Affairs provides, delivers and installs the homes.

Indian and Northern Affairs Canada provides program information and financial guarantees to the Bands, and develops project priority and allocation strategies in consultation with Indian Bands.

Indian Bands provide site planning and preparation, make payments on the homes, and maintain the units.

Purpose

To extend the Rural Emergency Home Program to Indian Reserves where an emergency housing situation exists, and where the Band does not have the financial capability to meet their own housing requirements.

Eligibility

Band

Reserves designated by the Federal Government are eligible. Indian and Northern Affairs Canada, in consultation with the Bands, determines those Reserves which will have priority for assistance under the program.

Applicant

Families with an urgent housing need (as defined under the Rural Emergency Home Program), with annual adjusted incomes below $18,000 are eligible.

Form of Assistance

Single-wide mobile homes are provided with hook-up to services available at the site.

Alberta Municipal Affairs sells the homes to Indian Bands at cost, plus delivery and installation costs. The Bands must repay these costs on a regular monthly basis at a minimum rate of $200 per month, per unit, until total costs are repaid. No interest is charged on the balance owing. Indian and Northern Affairs Canada guarantees repayment to Alberta Municipal Affairs. Bands are responsible for home maintenance, but Alberta Municipal Affairs will train Band staff in this area. Bands establish rental rates for individual households.

Application Procedure

Indian and Northern Affairs Canada informs the Indian Bands of the program and works with them to identify priority Bands. Bands complete applications and submit them to Alberta Municipal Affairs. Upon approval, the Bands and Alberta Municipal Affairs execute a Master Sale and Operating Agreement.

Individual Bands should contact Indian and Northern Affairs Canada for further information, or a Rural Emergency Home Program office listed on page 72.

Rural Home Assistance Program

Responsibility

Rural Housing Branch, Alberta Municipal Affairs administers the program and provides funds for the construction of the homes.

Non-profit community housing associations co-ordinate the construction and allocation of the units.

Purpose

To assist families in designated communities to build or repair their own homes. The program involves local community management of the housing construction program and individual family participation in construction. Housing assistance is currently provided in remote communities where conventional financing for housing is not available.

Eligibility

Community

Housing in remote communities is selected annually for assistance on the basis of the following criteria:

- fluctuating incomes that preclude obtaining conventional mortgage financing;
- overall housing needs;
- the availability of other housing assistance programs;
- the community's willingness and ability to administer a local housing construction program;
- the willingness of individual families to contribute to the construction of the dwellings; and
- lack of freehold land tenure.

Communities must establish a registered non-profit Housing Association to be eligible.

Applicant

Applicants/households of designated communities are deemed eligible if they meet the following requirements:

- are recommended by the local housing association;
- are households with at least one dependent, or senior citizen;
- are recognized community residents that own, lease or have permission to build on land;
- are households with low annual incomes; and
- are households living in poor housing conditions;
- are required to make a "sweat equity" contribution to the construction of the home.

Form of Assistance

Housing assistance is available to local Housing Associations for the following purposes:

- to purchase materials for new home construction;
- to purchase materials for repair of structurally sound existing dwellings. Grant amounts can be provided up to a maximum of 50% of a new home grant;
- to provide roughed-in plumbing and/or the connection of a house to existing water and sewer services. The installation of complete indoor sanitary facilities may also be provided to an applicant for medical reasons.

Application Procedure

Communities apply directly to Alberta Municipal Affairs. Families apply to the local Housing Association.

For further information contact:

Rural Home Assistance Program
Rural Housing Branch
Alberta Municipal Affairs
Slave Lake Development Building, Box 1250
Slave Lake, Alberta
T0G 2A0
Telephone: 849-7250
RITE: 135-7250

Staff Housing Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) finances and constructs the housing units and is responsible for overall administration of the program.

Purpose

To provide rental housing to government employees in designated remote locations where no suitable accommodation exists or can be made available by the private sector.

Eligibility

Applicant

Provincial government employees in remote locations.

Location

The following locations are eligible:

- rural provincial parks;
- forest ranger stations and grazing reserves;
- essential "on-site" housing at provincial institutions; and
- approved designated remote communities including Fort Assiniboine, Fort Chipewyan, Rainbow Lake, Nordegg, Wabasca, Grouard, High Level, Steen River, Fort Vermilion, Calling Lake, Cadotte Lake, Worsley, Red Earth, Loon Lake, Trout Lake, Muskeg River, and Peerless Lake.

Form of Assistance

AMHC purchases or constructs single family homes on behalf of the employees' department and establishes rents and utility rates. Any difference between tenant rent and the actual operating cost of the housing is subsidized by the department whose employee occupies the housing unit.

For further information, contact an AMHC district office listed on page 71. Individual government employees should contact their department's personnel office.

Assistance for Senior Home Owners ❑

Property Tax Reduction Program for Seniors/Homeowner Benefits

Responsibility Grants and Subsidies Branch, Alberta Municipal Affairs.

Purpose To reduce property taxes on residential properties and farm land.

Eligibility

Applicant No application is required for the removal of the provincial education tax, which is automatically paid by the Provincial Government; a homeowner may make application for the "Seniors Homeowner Benefit" after a 120 day residency requirement has been met.

Dwelling Single or multi-family residences, mobile homes or farm properties (with some exceptions) are eligible if the dwelling is the principal residence of the applicant.

Form of Assistance The program provides a combined benefit whereby homeowners, without applying, have their entire Provincial Education Tax paid by the provincial government. Some homeowners may be eligible for an additional reduction called the Senior Homeowner Benefit, if they meet certain criteria.

- The benefit is for homeowners who are over 65 years of age, widow/widowers 60 to 64 years whose spouse was 65 years or older at the time of death, and widow/widowers aged 55-64 receiving benefits under the Widows Pension Act. The benefit is the difference between the lesser of $1,000 or municipal taxes, and the Provincial Education Tax.

Example: Basic Tax Reduction	$1,000
Minus Provincial Education Tax	400
Senior Homeowner Benefit =	$ 600

Application Procedure

Applications for the Senior Homeowner Benefit are made to your Municipal Office between May 1st of the current year and March 31st of the following year.

For further information contact:

Grants and Subsidies Branch
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 422-2118

Seniors' Independent Living Program

Responsibility

Financial Assistance and Research Branch, Alberta Municipal Affairs

Purpose

To provide financial assistance to low and moderate income senior citizen homeowners to repair and improve their homes. The program commences January 1, 1990, and replaces the Seniors' Home Improvement Program and the Seniors' Home Improvement Program Extension.

Eligibility

Applicant

In order to qualify for assistance applicants must:

- be 65 years of age or older, or be a widow(er) aged 55–64;
- be an Alberta homeowner;
- be a Canadian citizen or landed immigrant;
- be a resident in Alberta for a minimum of one year prior to application for the grant;
- be a resident in Canada for a minimum of three years;
- be a resident in his/her home for at least nine months per year; and
- have a household income of $25,000 or less per year.

Seniors who previously received benefits under the Seniors' Home Improvement Program or the Extension may be eligible, but these benefits will be reduced (see next page).

Dwelling

The dwelling must be:

- located in Alberta;
- the applicant's principal residence, and
- owned by the applicant.

If there is more than one dwelling unit in the building, only the unit occupied by the applicant is eligible for repair or improvement.

Form of Assistance

A special bank account is set up at the branch of a participating financial institution designated by the applicant. The initial grant amount in the account is based on the combined gross income of all resident homeowners and spouses in the preceding year.

Household Income for Previous Calendar Year	Amount of Grant for Eligible Homeowners
$19,000 or less or receiving the Alberta Assured Income Supplement	$4,000
$19,001 to $22,000	$2,000
$22,001 to $25,000	$1,000

Seniors who previously received benefits under the Seniors' Home Improvement Program or the Extension may be eligible, but these benefits will be deducted from the benefits available under the Seniors' Independent Living Program. However, every eligible household will be eligible for a grant of at least $1,000. No individual or household will be approved for more than a $4,000 grant under the Seniors' Independent Living Program. This grant must be used within four years. After four years the account is closed and any remaining balance is returned to the Province.

Withdrawals from this special bank account must meet the following conditions:

- only those eligible items and services purchased after receipt of a program Identification Card will be eligible for payment;
- eligible work means permanent repairs or improvements to a dwelling or garage, including labour and material costs (for a complete listing, please refer to the program brochure).

Provision will be made for the purchase of an approved emergency medical alert unit (up to $700) from an approved agency and for expenditures of up to 5% of the new grant for minor repairs and maintenance.

Application Procedure

Applications are available from the Department of Municipal Affairs or participating financial institutions.

For further information, contact:

Financial Assistance and Research Branch
Alberta Municipal Affairs
Main Floor, Devonian Building
11156 Jasper Avenue
EDMONTON, Alberta
T5J 3B8

Telephone: 427-5760 (in Edmonton) or call the Operator and ask for Zenith 22093 (for persons living elsewhere in the province.)

Housing Assistance for Disabled Persons ❑

Enhanced Home Adaptation Program

Responsibility

Financial Assistance and Research Branch, Alberta Municipal Affairs

Purpose

To promote the modification of existing housing and the construction of new housing to facilitate occupancy by wheelchair users. The program has extended the current eligibility criteria to include persons with severe mobility disabilities that will eventually lead to the use of a wheelchair.

Eligibility

Homeowners, tenants and landlords may be eligible for assistance.

Client

Homeowners and tenants who are wheelchair users or have a wheelchair user residing with them; who resided in Alberta for at least one year and three years in Canada prior to submitting an application, and who have a current adjusted gross income (AGI) of less than $30,000 per year are eligible. (AGI equals 100% of principal wage earner's income, plus all of a working spouse's income, less the working spouse's income or $4,000, whichever is less, and less $300 per dependent child).

Only one persons per household may apply for assistance. Tenants must obtain their landlord's approval of their proposal for modifying their home.

Landlords who are willing to make modifications to an existing residential building to accommodate one or more wheelchair users or are willing to construct residential accommodation containing units for wheelchair users.

The landlord must agree to endeavor to rent modified units to eligible tenants.

Dwelling

All types of housing are eligible including single family dwellings, duplexes, triplexes, fourplexes, townhouses, condominium units, apartments, mobile homes and hostels.

Form of Assistance

Approved applicants may receive a grant of up to $5,000 for each housing unit which is modified. The grant must be used within three years from the date of approval.

The program enhancement has added the purchase of an approved medical alert unit as an eligible expenditure.

Application Procedure

Application forms and program information are available from the Grants Administration Office and from organizations providing services to disabled persons.

For further information contact:

Grants Administration
Financial Assistance and Research Branch
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 427-8161

Other Provincial Housing Assistance for Persons with Disabilities

There are a number of other provincial housing programs in this publication which also provide assistance for disabled persons. These programs are listed below. For a detailed explanation of each program refer to the appropriate section of this publication.

Housing Registry Program
Housing Registries, which provide housing information to physically disabled persons, are currently operating in Edmonton and Calgary. Information on a variety of public and private housing units accessible to the physically disabled can be obtained from these Registries. Contacts are outlined on page 65.

Community Housing Program
Some units in larger Community Housing projects are accessible to physically disabled persons.

Senior Citizens Self-Contained Housing Program
Often one or more units in projects built under this program are accessible to physically disabled persons.

Special Purpose Housing Program
Subsidies are available for the development of new and the purchase of existing housing for disabled persons and other groups. Please refer to page 29 for additional information.

Lodge Assistance Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC)

Purpose

To provide financial assistance to senior citizens' lodge foundations experiencing deficits. The grant reduces the amount that the participating municipalities in the foundation are required to pay to cover the deficit.

Eligibility

All lodge foundations constituted pursuant to Section 9 of the Senior Citizen Housing Act are eligible for assistance.

Form of Assistance

Foundations are eligible for grants of up to 50% of their operating deficits. The grant is calculated on a graduated scale, depending on the millrate, as determined by the foundations' deficit and equalized assessment. Funding ranges from 25% to 50% of the operating deficit. AMHC does not finance any portion of the deficit which exceeds 35% of the foundation's total expenditures.

Application Procedure

A foundation must submit an application, showing their latest equalized assessment of participating communities together with its annual audited financial statement to Alberta Mortgage and Housing Corporation.

For further information contact an AMHC district office listed on page 71.

Lodge Extended Warranty Program

Responsibility	Alberta Mortgage and Housing Corporation (AMHC)
Purpose	To provide financial assistance to senior citizens' lodge foundations to correct design or construction deficiencies beyond the period of time covered by the builder's warranty, and to upgrade safety systems in lodges. The program is designed to increase building longevity.
Eligibility	Senior citizens' lodge foundations constituted pursuant to Section 9 of the Senior Citizen Housing Act are eligible for assistance.
Form of Assistance	This program covers the costs involved in correcting certain deficiencies and premature building failure and thus it helps to reduce operating costs which is beneficial to both foundation and AMHC.
Application Procedure	A foundation submits an application to AMHC. For further information contact an AMHC district office listed on page 71.

Lodge Life Safety and Code Upgrading

Responsibility	Alberta Mortgage and Housing Corporation (AMHC)
Purpose	To enhance user safety and extend life expectancy of the structure as it pertains to safety systems and to assure fire code conformance of older facilities.
Eligibility	Senior citizens' lodge foundations constituted pursuant to Section 9 of the Senior Citizen Housing Act are eligible for assistance.
Form of Assistance	This program covers the costs involved in correcting certain deficiencies in consort with local fire and safety authorities.
Application Procedure	Application is made to the AMHC district offices as to the eligibility of safety related items. Fire Code conformance items are interpreted by the local fire authorities. For further information contact an AMHC district office listed on page 71.

Senior Citizens' Self-Contained Apartment Project Grants

Responsibility

Grants and Subsidies Branch, Alberta Municipal Affairs

Purpose

To provide financial assistance to municipalities in the form of annual grants for Senior Citizens' Self-Contained Apartment Projects owned and operated by non-profit organizations.

Eligibility

Municipalities in which Senior Citizens' Self-Contained Apartment Projects operated by non-profit organizations are located are eligible if the project was subject to the municipal tax in the application year. For the purposes of this grant, lodges are not included and municipalities are not considered to be non-profit organizations.

Form of Assistance

Assistance is in the form of an annual grant. The grant does not exceed the amount that would be recoverable for the municipal portion of the tax levy referred to in section 93 (1) (a), (b), (c), (e) and (h) of the Municipal Taxation Act. Section 93 (1) (h), however, shall not include the portion of the levy attributable to a requisition pursuant to Section 11 of the Senior Citizens Housing Act.

Application Procedure

Municipalities are required to submit Letters of Application in June of each year for each facility. Letters of Application must include the names of the owner and the complex, and the legal description, street address, account number and certification of assessment for the project. Municipalities are also required to provide the Department with a copy of their current millrate bylaw.

For further information contact:

Grants and Subsidies Branch
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 422-2118

Competition for Alberta Awards of Excellence in Affordable Housing

Responsibility

Financial Assistance and Research Branch, Alberta Municipal Affairs

Purpose

To recognize and promote the achievements of house builders who build and market moderately priced, high quality housing in Alberta.

To inform the public of the best examples of moderately priced, high quality housing in Alberta.

Eligibility

Builders

Home builders engaged in the construction and sale of housing in Alberta are eligible to enter the competition.

Dwellings

Single-detached dwellings (including manufactured housing units) semi-detached dwellings and townhouses sold or for sale are eligible. In addition dwelling units must have been completed and available for sale in Alberta within one year prior to the entry deadline (usually in May).

House Cost Categories

In recognition of the existence of different price ranges within the moderately priced housing market, three competition categories have been established based on hard construction costs. These costs are adjusted annually and in 1989 are:

Category 1: A maximum hard construction cost of $55,000 for single-detached houses.

Category 2: A maximum hard construction cost of $75,000 for single-detached houses.

Category 3: A maximum hard construction costs of $55,000 for multiple housing units.

Contest Area and Awards

Awards will be available for each contest area in accordance with the following schedule:

	Number of Awards		
	Single-detached		Multiple
Contest Area	**Category 1**	**Category 2**	**Category 3**
Calgary	1	1	1
Edmonton	1	1	1
All other cities	2	2	2
All other areas	1	1	1

For further information and entry forms contact:

Competition Administrator
Alberta Awards of Excellence in Affordable Housing
Financial Assistance and Research Branch
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
Edmonton, Alberta
T5J 4L4
Telephone: 427-8150

Innovative Housing Grants Program

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs

Purpose To encourage and assist research and development which has the potential to reduce housing costs, improve the quality and performance of housing, and increase the long term viability and competitiveness of Alberta's housing industry.

Eligibility

Applicants Eligible applicants include builders, developers, consulting firms, professionals, industry groups, building product manufacturers, municipal governments, educational institutions, non-profit groups and individuals.

Scope Various types of research can be supported including studies, design development, evaluations, tests, demonstration projects and knowledge transfer. Priority is given to projects concerned with building design, construction technology, energy conservation, site and subdivision design, site servicing technology, residential building product development or improvement and information technology.

Assessment Applications are assessed on the basis of the potential of the proposed work to reduce housing costs, increase housing quality, contribute to the viability of the housing industry and/or contribute to the growth of the provincial economy within a reasonable period of time.

Form of Assistance Grants of up to $25,000 are available for research, design, evaluation, testing and small scale demonstration projects. A limited number of grants of up to $50,000 are available to contribute to the cost of large scale demonstration projects. Successful applicants are expected to make a financial contribution toward the costs of carrying out their projects, and maybe required to obtain additional support from other sources if their projects cost more than the maximum grant.

For further information and application forms contact:

Financial Assistance and Research Branch
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 427-8150

Housing Registries ❑

Housing Registry Program

Responsibility

Financial Assistance and Research Branch, Alberta Municipal Affairs.

Purpose

To promote the establishment and maintenance of housing registries which will assist households to find appropriate housing, and document information related to the housing problems of such households.

Housing Registries

There are nine housing registries funded by Alberta Municipal Affairs at this time.

Senior Citizens Registries

- Society for the Retired & Semi-Retired in Edmonton (423-5510)
- Kerby Centre in Calgary (265-0661)
- City of Medicine Hat (526-6782)
- City of Lethbridge (320-3843)

Registries for the Hard-to-House

- Operation Friendship in Edmonton (429-2626)
- Boyle Street Co-op in Edmonton (424-4106)

Native Registries

- Metis Women's Council of Edmonton (482-6051)

Housing Registries for Persons with Disabilities

- Handicapped Housing Society in Edmonton (433-9201)
- Accessible Housing Society in Calgary (282-1872)

Form of Assistance

Annual grants are provided to the approved non-profit organizations that operate the registries.

For further information, contact the individual Registries at the numbers indicated above or:

Grants Administration
Financial Assistance and Research Branch
Alberta Municipal Affairs
16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 427-8161

Mobile Home Loan Insurance Program

Responsibility

Alberta Mortgage and Housing Corporation (AMHC)

Purpose

To provide approved lenders with investment loss protection in the event payments on a mobile home loan are not met by the borrower. AMHC underwrites the program. Because the insurance reduces the risk to the financial institution, lenders may be able to provide up to 85% financing towards the purchase and set-up of a mobile home and may also offer a more favourable interest rate and longer amortization period.

Eligibility

Unit

An eligible mobile home is one which is:

- located in Alberta;
- a permanent residence;
- new or used;
- single or double wide;
- able to meet the appropriate building code. New homes must meet Alberta Building Code requirements and either the Canadian Standards Association (CSA) Z-240 Code or, for units manufactured for Alberta, the CSA A-277-1972 Code. Used homes must meet the CSA Z-2409 Code in effect before May 1976, or the current CSA Code;
- not permanently affixed to a site; and
- located on property the mobile homeowner owns, rents or has written permission to use.

Applicant

The applicant must meet the lender's eligibility requirements.

Form of Assistance

Approved lenders are protected against a loss in the event that the borrower fails to meet the mobile home loan payments. Borrowers are provided with more favourable lending terms.

Application Procedure

Lenders contact AMHC.

Individuals contact an approved lender.

For further information contact AMHC's head office listed on page 71.

Inactive Programs

The following Alberta Municipal Affairs and Alberta Mortgage and Housing Corporation Programs are currently inactive because they have been successful in attaining their objectives, and/or because the market conditions which necessitated their introduction have changed.

Alberta Rental Investment Incentive Program
The Program, administered by Alberta Municipal Affairs, provided grants to individuals or refundable tax credits to corporations to stimulate the construction of multiple unit residential buildings in Alberta. Benefits may be claimed until July 1, 1990, provided the projects were started in 1980 and 1981, and were completed by July 1, 1987.

Modest Apartment Program
The Program, administered by Alberta Mortgage and Housing Corporation, provided financing to builders for the construction of affordable rental accommodation in small Alberta communities. **However, funding is now only available for the purchase of multi-unit rental projects owned by AMHC. No funding is available for new development.**

Nursing Home Financing Program
The Program, funded by Alberta Mortgage and Housing Corporation, provided loans to voluntary, non-profit organizations for the construction of nursing homes. AMHC provided loans at its conventional rate to approved applicants in an amount up to 95% of construction costs, plus a mortgage insurance fee.

The Alberta Industrial Land Program
The Alberta Industrial Land Program, administered by Alberta Mortgage and Housing Corporation, provided land assembly and development assistance to Alberta municipalities to assist in the provision of an adequate supply of serviced land for industrial purposes at reasonable costs. **Currently, funds are only available for land development of existing projects.**

Alberta Residential Land Program
The Alberta Residential Land Program, administered by Alberta Mortgage and Housing Corporation, provided land assembly and development assistance to Alberta municipalities to assist in the provision of an adequate supply of modestly sized residential housing lots. **Currently, funds are only available for land development of existing projects.**

Appendix ❑

Alberta Mortgage and Housing Corporation Offices

Head Office

Atria Building 9405 – 50 Street
EDMONTON, Alberta
T6B 2T4

Telephone: 468-3535

District Offices

2924 – 11 Street, N.E.
CALGARY, Alberta
T2E 8C4
Telephone: 250-4600

Albrumac Business Centre
100, 8657 – 51 Avenue
EDMONTON, Alberta
T6E 6A8
Telephone: 468-0700

194 Grenfell Crescent
Gregoire Park Centre
FORT MCMURRAY, Alberta
T9H 2M6
Telephone: 743-2673

5913 Gaetz Avenue
RED DEER, Alberta
T4N 4C4
Telephone: 343-7788

4801 – 52 Avenue
Boyt Building
HIGH PRAIRIE, Alberta
T0G 1E0
Telephone: 523-6685

9909 – 102 Street
214 Place
GRANDE PRAIRIE, Alberta
T8V 2V4
Telephone: 539-4801

220 – 4 Street S.
LETHBRIDGE, Alberta
T1J 4J7
Telephone: 329-8722

5238 – 50 Avenue
Box 3189
ST. PAUL, Alberta
T0A 3A0
Telephone: 645-5600

9710 – 94 Street
PEACE RIVER, Alberta
T0H 2X0
Telephone: 624-1383

Rural Emergency Home Program Offices

Central Office

Location
Across from the High Prairie School Division
Shop in the East Industrial Area

Mailing Address
HIGH PRAIRIE, Alberta
T0G 1E0
Telephone: 523-6540

Regional Offices

Bag 900-45
9621 – 90 Avenue
PEACE RIVER, Alberta
T0H 2X0
Telephone: 624-5252

Box 7310
Main Floor,
Worldwide Energy Centre
5201 – 44 Street
BONNYVILLE, Alberta
T9N 2H6
Telephone: 826-6104

Local Offices

Main Floor, Provincial Building
1001, 10320 – 99 Street
GRANDE PRAIRIE, Alberta
T8V 6J4
Telephone: 538-5167

Box 3027
2nd Floor, Provincial Building
9913 – 102 Street
HIGH LEVEL, Alberta
T0H 1Z0
Telephone: 926-3155

Provincial Building
111 – 54 Street,
Bag 9000-B
EDSON, Alberta
T0E 1Z0
Telephone: 723-8303

Box 8
2nd Floor, S.L.D. Building
201 – 1 Street N.E.
SLAVE LAKE, Alberta
T0G 2A0
Telephone: 849-7124

Box 1979
Main Floor M & M Building
10107 – 102 Avenue
LAC LA BICHE, Alberta
T0A 2C0
Telephone: 623-5300

Rural and Native Housing Program Offices

Central Office

16th Floor, CityCentre
10155 – 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 427-4520

Regional Offices

SOUTH REGION
16th Floor, CityCentre
10155 - 102 Street
EDMONTON, Alberta
T5J 4L4
Telephone: 427-4523

PEACE RIVER REGION
Box 36, Bag 900
Provincial Building
9621 – 96 Avenue
PEACE RIVER, Alberta
T0H 2X0
Telephone: 624-6397

BONNYVILLE REGION
Box 7578
Worldwide Energy Centre
5201 – 44 Street
BONNYVILLE, Alberta
T9N 2H9
Telephone: 826-6104

Local Offices

Main Floor, Provincial Bldg
10320 – 99 Street
GRANDE PRAIRIE, Alberta
T8V 6J4
Telephone: 538-5167

M & M Building
10107 – 102 Avenue
LAC LA BICHE, Alberta
T0A 2C0
Telephone: 623-5300

Slave Lake Development Bldg.
Box 1250
SLAVE LAKE , Alberta
T0G 2A0
Telephone: 849-7250

Bag 2
4935 – 52 Avenue
HIGH PRAIRIE, Alberta
T0G 1E0
Telephone: 523-6540

Visiting Offices

CALGARY
2924 – 11 Street N.E.
CALGARY, Alberta
T2E 8C4
For appointment, call
Edmonton: 427-4523

EDSON
5907 – 4 Avenue
EDSON, Alberta
T0E 0P0
Telephone: 723-6054

ATHABASCA
Provincial Building
4903 – 50 Street
ATHABASCA, Alberta
T0G 0B0
For appointment, call
Lac La Biche: 623-5300

HIGH LEVEL
2nd Floor, Provincial Building
HIGH LEVEL, Alberta
T0G 1Z0
Telephone: 926-4486